

Fraud

Fraud is defined as the deceitful and deliberate action by an individual(s) to misrepresent a Cardmember(s) by attempting and/or gaining access to their account(s). A fraud suspect's primary intention is for gain and such actions are criminal and punishable by law.

Fraud is a felony and you should only make a claim of fraud when you do not know the vendor, have not used the vendor in the past, and you feel you are a victim of fraud.

Disputes

Reason for disputes: When you are unable to resolve the item with the merchant. The following items are examples of issues that may result in disputes:

- ◆ Non-receipt of item
- ◆ Receipt of incorrect/damaged items
- ◆ Overcharge for items
- ◆ Unrecognizable transaction
- ◆ Canceled transaction with merchant
- ◆ Returned Item
- ◆ Duplicate Billing

Disputes and Fraud Procedures

In cases where **Fraud** is determined:

1. The cardholder should contact the number on the back of their card immediately and set up a fraud case and have a new card issued.
2. They need to clarify with Customer Service this is a **fraud** issue or it will not be handled as such.
3. Send an email to AMEX@doa.virginia.gov and Valerie.Smith@doa.virginia.gov to alert them of the fraud case.

In cases where **no fraud** is present:

1. The cardholder needs to contact the merchant and try to resolve the issue. (Merchants will not release the information to anyone aside from the cardholder.)
2. The cardholder needs to document the following information.
 - ◆ Dates of contact with merchant,
 - ◆ Name of person contacted at the merchant,
 - ◆ What occurred during the contact, and
 - ◆ Form of contact. (email, phone, etc....)

If a resolution is not met with the vendor, then you may contact American Express. This may be done by several ways.

- ◆ Call the number on the back of the card.
- ◆ Sign onto Manage your card account online and fill out dispute.

If you are still not able to come to a resolution, you may contact the American Express Dedicated Account Representative for the Commonwealth of Virginia, Shannon Eigenberger at 1-877-266-9590 or at Amex@doa.virginia.gov.

Please provide the following information:

1. Card account number
2. Individual cardholder name
3. Merchant name
4. Charge amount and date
5. Information on merchant

By documenting this information, Amex will be able to facilitate the resolution more quickly.